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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/699,037	10/27/2000	Steven G. Doughty	5053-31401/EBM	6766
7590	03/10/2006		EXAMINER	
ERIC B. MEYERTONS CONLEY, ROSE & TAYON, P.C. P.O. BOX 398 AUSTIN, TX 78767-0398			COLBERT, ELLA	
			ART UNIT	PAPER NUMBER
			3624	
DATE MAILED: 03/10/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/699,037	DOUGHTY, STEVEN G.
Examiner	Art Unit	
	Ella Colbert	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 21 December 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 6-20,31 and 78 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 6-20,31 and 78 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
5) Notice of Informal Patent Application (PTO-152)
6) Other: _____.

DETAILED ACTION

1. Claims 6-20, 31, and 78 are pending. Claims 6, 31, and 78 have been amended in this communication filed 12/21/05 entered as Response to Non-Final Action.
2. The 35 USC 112, second paragraph and the 35 USC 101 rejection has been overcome by Applicants' amendment to claim 6, 31, and 78 and is hereby withdrawn.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 6-20, 31, and 78 are rejected under 35 U.S.C. 103 (a) as being unpatentable over (US 5,870,725) Bellinger in view of (US 6,442,533) Hinkel.

As per claims 6 and 31, Bellinger teaches, A method performed in a Financial Service Organization (FSO) computer system, the FSO computer system comprising a database and the FSO computer system being configured to perform processing FSO transaction-related data, the method comprising: displaying one or more key element representations on a display screen in data communication with the (FSO) computer system; selecting one or more key element representations from the displayed key element representations (col. 14, lines 9-65). Bellinger teaches the limitations above but does not teach, preparing a key definition from the one or more key elements

corresponding to the one or more selected key element representations in response to the user selecting the one or more key element representations; and storing the key definition in the database; the key definition being configured for use in preparing a processing key value from transaction-related data in the Financial Service Organization (FSO) computer system, wherein the processing key value is configured for use in locating a process control data set in the database in the FSO computer system, the process control data set comprising one or more process control data values and configured for use in processing the transaction-related data in the FSO computer system. Hinkle teaches, preparing a key definition from the one or more key elements corresponding to the one or more selected key element representations in response to the user selecting the one or more key element representations; and storing the key definition in the database; the key definition being configured for use in preparing a processing key value from a transaction-related data in the Financial Service Organization (FSO) computer system, wherein the processing key value is configured for use in locating a process control data set in the database in the FSO computer system, the process control data set comprising one or more process control data values and configured for use in processing the transaction-related data in the FSO computer system (col. 5, lines 35-51 and col. 6, line 60-col. 7, line 40). It would have been obvious to one having ordinary skill in the art at the time the invention was made to prepare a key definition from the one or more key elements corresponding to the one or more selected key element representations in response to the user selecting the one or more key element representations; and storing the key definition in the database; the

key definition being configured for use in preparing a processing key value from a transaction-related data in the Financial Service Organization (FSO) computer system, wherein the processing key value is configured for use in locating a process control data set in the database in the FSO computer system, the process control data set comprising one or more process control data values and configured for use in processing the transaction-related data in the FSO computer system and to modify in Bellinger because such a modification would allow Bellinger to have a database with tables or files for storing financial information for one or more business enterprises.

As per claim 7, Bellinger teaches, The method of claim 6, wherein the user selecting the key element representations, the preparing the key definition, and the storing the key definition occur during a configuration of the FSO computer system (col. 17, line 30-col. 18, line 5).

As per claim 8, Bellinger teaches, The method of claim 6, wherein the preparing the key definition from the one or more key elements further comprises the user specifying a sequence of the key elements in the key definition (col. 16, lines 4-53).

As per claim 9, Bellinger teaches, The method of claim 6, wherein the database comprises a plurality of data elements, and wherein the method further comprises: the user selecting a plurality of key elements for use in key definitions from the plurality of data elements; and the user selecting the one or more key elements for displaying on the display screen from the plurality of key elements (col. 27, lines 48-67).

As per claim 10, Bellinger teaches, The method of claim 6, further comprising: the user defining one or more key values for the key definition; the user defining a

processing parameter value for each of the key values for the key definition; and storing the one or more key values and processing parameter values in the database; wherein locating the processing parameter value using the constructed processing key value comprises matching the constructed processing key value with one of the one or more key values stored in the database (col. 32, lines 25-43 and col. 33, line 58-col. 34, line 18).

As per claim 11, Bellinger teaches, The method of claim 10, wherein each of the one or more key values is unique among the one or more key values for the key definition (col. 35, lines 8-25).

As per claim 12, Bellinger failed to teach, The method of claim 10, wherein the database comprises a process control data table associated with the key definition, wherein the process control data table comprises one or more rows, and wherein each row in the process control data table comprises one or more fields for storing one key value and one or more fields for storing the processing parameter value for the key value stored in the row. Hinkle teaches, wherein the database comprises a process control data table associated with the key definition, wherein the process control data table comprises one or more rows, and wherein each row in the process control data table comprises one or more fields for storing one key value and one or more fields for storing the processing parameter value for the key value stored in the row (col. 3, line 15- col. 4, line 49). It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the database comprise a process control data table associated with the key definition, wherein the process control data table

comprises one or more rows, and wherein each row in the process control data table comprises one or more fields for storing one key value and one or more fields for storing the processing parameter value for the key value stored in the row and to modify in Bellinger because such a modification would allow Bellinger to have control columns so the tables will have subsequent summations of each of the tables and will result in similar balances and prove that no critical data has been lost in the course of processing.

As per claim 13, Bellinger teaches, The method of claim 10, wherein each of the one or more key values comprises one key element value for each of the one or more key elements in the key definition, and wherein the user defining the one or more key values for the key definition further comprises the user defining the one or more key element values for each of the one or more key values (col. 11, lines 59-64, col. 32, lines 25-43 and col. 33, line 58-col. 34, line 18).

As per claim 14, Bellinger teaches, The method of claim 13, wherein the user defining the one or more key element values for each of the one or more key values comprises the user selecting a key element value for each of the one or more key elements in the key definition from a plurality of available key element values for the key element (col. 27, lines 48-67).

As per claim 15, Bellinger teaches, The method of claim 14, wherein the plurality of available key element values comprises a wildcard key element value (col. 28, line 49-.col. 29, line 20).

As per claim 16, Bellinger teaches, The method of claim 6, wherein the database is relational or is object- oriented (col. 14, lines 9-25).

As per claim 17, Bellinger and Hinkle failed to teach, The method of claim 6, further comprising: the user defining one or more key masks for the key definition, wherein each key mask comprises one or more mask fields, wherein the one or more mask fields in the key mask correspond to the one or more key elements in the key definition; and storing the one or more key masks in the database. It would have been obvious to one having ordinary skill in the art at the time the invention was made for the user to define one or more key masks for the key definition wherein each key mask comprises one or more mask fields, wherein the one or more mask fields in the key mask correspond to the one or more key elements in the key definition; and storing the one or more key masks in the database and to modify in Bellinger because such a modification would allow Bellinger to have fields which are constants or bound variables with the mask field set to match those fields.

As per claim 18, Bellinger and Hinkle failed to teach, The method of claim 16, wherein the user defining the one or more key masks further comprises the user selecting a mask field value from a plurality of mask field values for each of the one or more mask fields in each of the one or more key masks, and wherein the plurality of mask field values comprises an equal mask field value and a wildcard mask field value. It would have been obvious to one having ordinary skill in the art at the time the invention was made for the user to define one or more key mask fields values for each of the one or more mask fields in each of the one or more key masks, and wherein the

plurality of mask field values comprises an equal mask field value and a wildcard mask field value and to modify in Bellinger because such a modification would allow Bellinger to have fields which are constants or bound variables with the mask field set to match those fields.

As per claim 19, Bellinger failed to teach, The method of claim 6, wherein the transaction-related data comprises a credit card transaction, and wherein the processing parameter value comprises one or more data values configured for processing the credit card transaction. However, Hinkle does expressly teach, debits and credits in relation to transactions in col. 15, lines 35-45. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the transaction-related data comprise a credit card transaction, and wherein the processing parameter value comprises one or more data values configured for processing the credit card transaction and to modify in Bellinger because such a modification would allow Bellinger to have financial transaction data retained by a transaction processing system.

As per claim 20, Bellinger and Hinkle failed to teach, The method of claim 18, wherein the processing parameter value comprises one or more merchant transaction pricing values. It would have been obvious to one having ordinary skill in the art at the time the invention was made to have the processing parameter value comprise one or more merchant transaction pricing values and to modify in Bellinger because such a modification would allow Bellinger to have different price fields for each product purchase and to record in a ledger the merchant transactions.

As per claim 78, Bellinger teaches, A method performed in a Financial Service Organization (FSO) computer system, the FSO computer system comprising a database and the FSO computer system being configured to perform processing of FSO transaction related data, the method comprising: displaying on a display screen coupled to the (FSO) computer system a dictionary of data elements comprising one or more data elements associated with an FSO transaction-related data (col. 8, line 61-col. 9, line 53); receiving a selection of one or more data elements selected from the dictionary of data elements, the selected data elements being arranged in a particular sequence to identify a user- defined key, the user-defined key being configured during a configuration of the FSO computer system and describing a location of one or more corresponding data element values stored in an FSO database (col. 11, lines 22-64); and storing the user-defined key in the FSO database (col. 14, lines 9-65). Bellinger did not expressly disclose a dictionary of data elements. However, it would have been obvious to have a dictionary of data elements and to modify in Bellinger because such a modification would allow Bellinger to have the capability to access the data elements easier and faster since they would either be listed in ascending or descending order.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Bezek et al (US 5,615,309) disclosed a field mask and a mask register.

Cockerill et al (US 6,473,740) disclosed a merchant computer system and a customer computer system, a payment processor, credit and check card transactions.

Inquiries

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



E. Colbert
Primary Examiner
March 4, 2006